

narios to see how his relative position changes when various elements of his demographics are altered. Accordingly, the customer receives valuable evaluative information as a result of the process and the business receives information that allows for highly-defined targeted marketing efforts. All of this may be accomplished in the convenient, non-intrusive environment of an on-line interaction.

Accordingly, an integrated system is provided that prepares customized surveys, characterizes existing and potential customers, submits surveys to customers, stores responses to surveys, allows customers to retrieve product and service information, allows customers to apply for specific products and services, and prepares reports for businesses to use for targeted marketing. In addition, this system provides graphical reports for customers that compare their responses to the responses of others with the same or similar demographics. This system also allows a customer to provide information regarding financial goals and to graphically ascertain what adjustments need to be made to meet those goals.

While the invention has been particularly shown and described by the foregoing detailed description, it will be understood by those skilled in the art that various other changes in form and detail may be made without departing from the spirit and scope of the invention.

What is claimed is:

1. A method of compiling customer data using an online interaction between a customer and a survey system, comprising:

- providing the customer with customer questions;
- receiving responses to the customer questions from the customer;
- storing data associated with the responses in the survey system;
- providing the customer with a feedback page, graphically illustrating data associated with the customer's standing in a selected peer group;
- providing the customer with options operable to adjust the customer's actual demographic to a hypothetical demographic;
- receiving and processing data associated with hypothetical demographic changes from the customer; and
- displaying hypothetical feedback information, graphically illustrating the hypothetical standing of the customer within the selected peer group such that the customer can see the effect of the hypothetical demographic changes.

2. The method of claim 1, wherein the customer questions comprise a primary set of questions and a secondary set of questions.

3. The method of claim 2, wherein the primary set of questions relates to the customer's demographic and wherein the customer's demographic includes personal information about the customer.

4. The method of claim 2, wherein the secondary set of questions forms a plurality of survey sections and wherein the secondary set of questions comprises both questions that relate to a business' products or services and questions that relate to the customer's psychographic traits.

5. The method of claim 1, wherein the customer question provided is chosen based on the customer's response to the previous customer question and on a business identification number.

6. The method of claim 1, wherein the feedback page is generated based on the customer's responses to the customer questions.

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7. The method of claim 1, wherein the possible answers to the customer questions include graphics illustrative of and associated with at least some of the answers.

8. The method of claim 1, further comprising presenting the customer with an online option associated with an opportunity to gain pertinent information related to and apply for or purchase products or services.

9. The method of claim 8, further comprising sending a message to a business offering the products or services regarding the application or request for the products or services.

10. A method of compiling customer data using an online interaction between a customer and a survey system, comprising:

- 5 providing the customer with customer questions;
- receiving responses to the customer questions from the customer;
- storing data associated with the responses in the survey system;
- 10 providing the customer with a feedback page, graphically illustrating data associated with the customer's standing in a selected peer group;
- providing the customer with options operable to adjust the customer's actual demographic to a hypothetical demographic;
- 5 receiving and processing data associated with hypothetical demographic, changes from the customer;
- displaying hypothetical feedback information, graphically illustrating the hypothetical standing of the customer
- 10 within the selected peer group such that the customer can see the effect of the hypothetical demographic changes;
- receiving a business identification number and a customer identification number;
- 5 matching the business identification number with data in at least one table;
- matching the customer identification number with data in at least one table; and
- 10 generating data sets for display based on the data in the at least one table.

11. The method of claim 1, further comprising providing a business with compiled customer profile information where the customer is identified as a particular existing customer of the business.

12. The method of claim 1, further comprising providing percentage completion and date information to the customer based on the percentage of the customer questions that have been answered by the customer and the date of the most recent visit to the survey system by the customer.

13. The method of claim 1, further comprising providing goal planners to the customer.

14. The method of claim 13, wherein the goal planners include output graphics associated with the output of the goal planners and wherein the output graphics change in real time in response to changes in the input to the goal planners.

15. A customer survey system, comprising:

- a business interface operable to interact with a data processing system associated with a business;
- 5 a customer interface operable to interact with a data processing system associated with a customer; and
- a survey system operable to supply the customer data processing system with customer questions, receive and store responses, provide a feedback page, provide what-if options, receive hypothetical demographic changes, and display hypothetical feedback information.

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16. The system of claim 15, wherein the customer question provided is chosen based on the customer's response to the previous customer question and on a business identification number.

17. The system of claim 15, wherein the feedback page is generated based on the customer's responses to the customer questions. 5

18. The system of claim 15, wherein the survey system is further operable to present the customer with an online option associated with an opportunity to gain pertinent information related to and apply for or purchase products or services. 10

19. The system of claim 18, wherein the survey system is further operable to send a message to a business offering the products or services regarding the application or request for the products or services. 15

20. A customer survey system, comprising:

a business interface operable to interact with a data processing system associated with a business;

a customer interface operable to interact with a data processing system associated with a customer; 20

a survey system operable to supply the customer data processing system with customer questions, receive and store responses, provide a feedback page, provide what-if options, receive hypothetical demographic changes, display hypothetical feedback information, receive a business identification number and a customer identification number, match the business identification number with data in at least one table, match the customer identification number with data in at least one table, and generate data sets for display based on the data in the at least one table. 25 30

21. The system of claim 15, wherein the survey system is further operable to provide percentage completion and date information to the customer based on the percentage of the customer questions that have been answered by the customer and the date of the most recent visit to the survey system by the customer. 35

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22. The system of claim 15, wherein the survey system is further operable to generate data sets for display based on data accessed in at least one table and wherein the data accessed by the survey system is associated with a specific business or customer.

23. A customer survey system, comprising:

- a business interface operable to interact with a data processing system associated with a business;
- a customer interface operable to interact with a data processing system associated with a customer; and
- a survey system operable to supply the business data processing system with targeted marketing reports, the targeted marketing reports dynamically generated based on a set of decision rules, the set of decision rules dynamically generated based on data received from the customers.

24. The system of claim 23, wherein the targeted marketing reports comprise a probability associated with at least one customer regarding the likelihood that the customer will purchase a specific product or service.

25. The system of claim 24, wherein the survey system is further operable to generate targeted advertisements for each customer based on the data in the targeted marketing reports.

26. The method of claim 13, further comprising:

- receiving goal input data from the customer, the goal input data related to a goal associated with the goal planners; and

storing the goal input data for the customer.

27. The system of claim 15, the survey system further operable to provide goal planners to the customer, to receive goal input data from the customer, the goal input data related to a goal associated with the goal planners, and to store the goal input data for the customer.

28. The system of claim 15, the survey system further operable to generate targeted advertisements for each customer based on data received from the customers.

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29. (New) A method for profiling customers for targeted marketing, comprising:

receiving survey questions from a business data processing system;

receiving demographic data from a customer data processing system;

identifying at least a portion of the survey questions based on the demographic data;

providing the identified survey questions to the customer data processing system;

receiving responses to the identified survey questions from the customer data processing system;

dynamically generating at least one targeted marketing report based on the responses received from the customer data processing system; and

providing the targeted marketing report to the business data processing system.

30. (New) The method of Claim 29, the targeted marketing reports dynamically generated based on a set of decision rules.

31. (New) The method of Claim 30, the set of decision rules dynamically generated based on the responses received from the customer data processing system.

32. (New) The method of Claim 30, the set of decision rules received from the business data processing system.

33. (New) The method of Claim 29, the targeted marketing reports comprising a probability associated with at least one customer regarding the likelihood that the customer will purchase a specific product or service.

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34. (New) The method of Claim 29, further comprising:  
generating targeted advertisements based on the responses received from  
the customer data processing system; and  
providing the targeted advertisements to the customer data processing  
system.

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35. (New) A method for profiling customers for targeted marketing, comprising:  
receiving survey questions from a business data processing system;  
receiving demographic data from a customer data processing system;  
identifying at least a portion of the survey questions based on the demographic data;  
providing the identified survey questions to the customer data processing system;  
receiving responses to the identified survey questions from the customer data processing system;  
identifying a specified product or service based on the responses received from the customer data processing; and  
providing information associated with the specified product or service to the customer data processing system.

36. (New) The method of Claim 35, further comprising:  
receiving an apply selection from the customer data processing system;  
and  
providing a blank application for the specified product or service to the customer data processing system, the blank application requesting customer information.

37. (New) The method of Claim 36, further comprising receiving a completed application for the specified product or service from the customer data processing system, the completed application comprising the customer information requested by the blank application.

38. (New) The method of Claim 37, further comprising providing a message regarding the completed application to the business data processing system when the completed application is received.

39. (New) The method of Claim 35, further comprising:

receiving an apply selection from the customer data processing system;

and

providing an application for the specified product or service to the customer data processing system, the application at least partially pre-populated with customer information.

40. (New) The method of Claim 35, further comprising receiving information

associated with the specified product or service from the business data processing system.

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41. (New) A method for generating a data set in a customer survey system, comprising:  
receiving an identification number from a customer data processing system;  
identifying a customer based on the identification number;  
identifying a business based on the identification number;  
retrieving data associated with the customer and the business, the data stored in the customer survey system; and  
generating a data set based on the retrieved data.
42. (New) The method of Claim 41, the data stored in the customer survey system comprising preferences associated with the business.
43. (New) The method of Claim 42, the preferences comprising colors for the data set.
44. (New) The method of Claim 42, the preferences comprising at least one banner for the data set.
45. (New) The method of Claim 42, the preferences comprising at least one logo for the data set.
46. (New) The method of Claim 42, the preferences comprising at least one advertisement for the data set.
47. (New) The method of Claim 42, the preferences comprising survey questions and possible answers to each survey question.

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48. (New) The method of Claim 47, the preferences comprising an order for presenting the survey questions.

49. (New) The method of Claim 42, the preferences comprising products and services.

50. (New) The method of Claim 49, the preferences comprising at least one application for one of the products or services.

51. (New) The method of Claim 41, the data stored in the customer survey system comprising customer information associated with the customer.

52. (New) The method of Claim 51, the customer information comprising demographic data received from the customer.

53. (New) The method of Claim 51, the customer information comprising psychographic data received from the customer.

54. (New) The method of Claim 41, the data stored in the customer survey system comprising preferences associated with the business and customer information associated with the customer, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising information identifying survey questions to which the customer previously provided a response.

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55. (New) A customer survey system comprising:

a page generator operable to receive an identification number from a customer data processing system, to identify a customer based on the identification number, to identify a business based on the identification number, to retrieve data associated with the customer and the business, the data stored in the customer survey system, and to generate a data set based on the retrieved data; and

a graphical report generator operable to generate in real-time graphical reports based on data received from the customer data processing system.

56. (New) The system of Claim 55, the data stored in the customer survey system comprising preferences associated with the business and customer information associated with the customer.

57. (New) The system of Claim 56, the preferences comprising colors, at least one banner, and at least one logo for the data set.

58. (New) The system of Claim 56, the preferences comprising at least one advertisement for the data set.

59. (New) The system of Claim 56, the preferences comprising survey questions, possible answers to each survey question, and an order for presenting the survey questions.

60. (New) The system of Claim 56, the preferences comprising products, services, and at least one application for one of the products or services.

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61. (New) The system of Claim 56, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising demographic data received from the customer and information identifying survey questions to which the customer previously provided a response.

62. (New) The system of Claim 56, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising psychographic data received from the customer and information identifying survey questions to which the customer previously provided a response.

63. (New) The system of Claim 55, the graphical report generator further operable to generate comparison data based on demographic data received from the customer in relation to demographic data associated with a selected peer group and to generate a graphical summary of the comparison data.

64. (New) The system of Claim 55, the graphical report generator further operable to generate hypothetical comparison data based on hypothetical demographic data received from the customer in relation to demographic data associated with a selected peer group and to generate a graphical summary of the comparison data.

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65. (New) A customer survey system comprising:

a page generator operable to receive an identification number from a customer data processing system, to identify a customer based on the identification number, to identify a business based on the identification number, to retrieve data associated with the customer and the business, the data stored in the customer survey system, and to generate a data set based on the retrieved data; and

a business report generator operable to generate reports for the business based on data received from the customer data processing system.

66. (New) The system of Claim 65, the data stored in the customer survey system comprising preferences associated with the business and customer information associated with the customer.

67. (New) The system of Claim 66, the preferences comprising colors, at least one banner, and at least one logo for the data set.

68. (New) The system of Claim 66, the preferences comprising at least one advertisement for the data set.

69. (New) The system of Claim 66, the preferences comprising survey questions, possible answers to each survey question, and an order for presenting the survey questions.

70. (New) The system of Claim 66, the preferences comprising products, services, and at least one application for one of the products or services.

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71. (New) The system of Claim 66, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising demographic data received from the customer and information identifying survey questions to which the customer previously provided a response.

72. (New) The system of Claim 66, the preferences comprising survey questions and possible answers to each survey question, and the customer information comprising psychographic data received from the customer and information identifying survey questions to which the customer previously provided a response.

73. (New) The system of Claim 65, the business report generator further operable to receive demographic data from a plurality of customers, to receive responses to survey questions from the customers, to receive from a business data processing system a selection of a particular product or service, and to generate a report associated with the particular product or service, the report comprising a plurality of customer identification numbers, a probability of purchase for each customer identification number, and a link to an associated probability profile for each probability of purchase, and to provide the report to the business data processing system.

74. (New) The system of Claim 73, the business report generator further operable to receive from the business data processing system a selection of a specified link for a specified probability of purchase and to provide the probability profile associated with the specified link to the business data processing system, the probability profile comprising a profile description for the specified probability of purchase.

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75. (New) A method for providing/anonymous access to a survey system, comprising:

receiving a customer identification number from a customer, the customer identification number operable to identify the customer;

validating the customer based on the customer identification number;

generating an encrypted number based on the customer identification number; and

providing the encrypted number to the survey system to enable the customer to access the survey system, the survey system unable to identify the customer based on the encrypted number.

76. (New) The method of Claim 75, the customer identification number comprising an account number.

77. (New) The method of Claim 75, the customer identification number comprising a personal identification number.

78. (New) The method of Claim 75, further comprising:

storing a mapping table comprising a plurality of customer identification numbers and a corresponding encrypted number for each customer identification number; and

generating an encrypted number based on the customer identification number comprising retrieving from the mapping table the encrypted number corresponding to the customer identification number.

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79. (New) A method for targeted marketing, comprising:  
receiving demographic data from a plurality of customers;  
receiving responses to survey questions from the customers;  
receiving from a business data processing system a selection of a  
particular product or service;  
generating a report associated with the particular product or service, the  
report comprising a plurality of customer identification numbers, a probability of  
purchase for each customer identification number, and a link to an associated probability  
profile for each probability of purchase; and  
providing the report to the business data processing system.
80. (New) The method of Claim 79, further comprising:  
receiving from the business data processing system a selection of a  
specified link for a specified probability of purchase; and  
providing the probability profile associated with the specified link to the  
business data processing system, the probability profile comprising a profile description  
for the specified probability of purchase.
81. (New) The method of Claim 80, the profile description comprising  
demographic data.
82. (New) The method of Claim 80, the profile description comprising  
psychographic data.
83. (New) The method of Claim 80, the profile description comprising  
demographic data and psychographic data.



84. (New) A method for generating a report for targeted marketing, comprising:

receiving a selection of a specified product or service;

receiving a selection of at least one data type for use as a basis for the report;

retrieving input data based on the data type;

providing the input data to a statistical processing program;

receiving output data from the statistical processing program, the output data based on the input data and comprising profile attributes and associated profile probabilities;

generating a list of potential customers by matching stored customer identification numbers to the profile attributes; and

generating the report for targeting marketing, the report comprising the list of potential customers and, for each potential customer, the profile probability associated with the profile attributes for the potential customer.

85. (New) The method of Claim 84, further comprising:

identifying customer identification numbers corresponding to customers already utilizing the specified product or service; and

removing the customer identification numbers corresponding to the customers already utilizing the specified product or service from the list of potential customers.

86. (New) The method of Claim 84, the data type comprising demographic data.

87. (New) The method of Claim 84, the data type comprising demographic and psychographic data.